

Case 1 - Mr and Mrs Apple

Mr: 20.09.1971
Mrs 12.09.1973
Son: 03.08.2007

Earnings:

Mr: Company owner £100k
Mrs Employed 25k

Cash:

Joint 65k paying £500 pm.
Mr - Premium bonds x10k each.

Investments:

Mr ISA 100k – contribution 15k pa

Pensions

Mrs work pension 3% EE 4%ER value 10k.
Mr 125k, company contribution 24k pa,

Property

Main Res 900k – brought for 600k. Debt 350k 21 years to run 2.25%.

Protection

400k joint life cover, 18 years. 1500 pa.

Expenses Lifestyle Goal = 5k pm

Questions/issues/concerns/planning opportunities:

Within Masterplan.

- Support son at university for 3 years at 10k each per year. MILESTONES.
- Ideally like to retire at 64. Is this possible, what extra steps are needed?